

MID-WESTERN UNIVERSITY
EXAMINATIONS MANAGEMENT OFFICE
FINAL EXAMINATION: 2019
BACHELOR OF BUSINESS ADMINISTRATION (BBA)
SEMESTER – V

R.No.

Subject: International Business Environment
Full Marks: 100

Course Code: MGT 351
Time: 3:00 Hours

SECTION A: MULTIPLE CHOICE QUESTIONS (1 × 15 = 15 MARKS) / (TIME: 15 MINUTES)

Tick the best answers.

- Q1. Which one is not an objective of the international business?
- a. To Increase in Global Competition
 - b. To Diversify the Demand of the Products
 - c. To setup political alliance
 - d. To Acquire Resources
- Q2. is the contractual relationship between the two companies to manage their assets until they develop human resources or technology necessary to managing their assets.
- a. Strategic Alliance
 - b. Direct Investments
 - c. Foreign Manufacturing
 - d. Management Contract
- Q3. Typically, how many forms does globalization have?
- a. Two
 - b. Three
 - c. Four
 - d. Five
- Q4. Who developed comparative theory of international trade?
- a. By David Ricardo in 1817
 - b. By Adam Smith in 1776
 - c. By F.N. Kerlinger in 1976
 - d. By Raymond Varnoon in 1974
- Q5. 'Franchising' in business is:
- a. an agreement that allows foreign firms, either exclusively or non-exclusively to manufacture a proprietor's product for a fixed term in a specific market.
 - b. a system in which semi-independent business owners pay fees and royalties to a parent company in return for the right to become identified with its trademark, to sell its products or services.
 - c. a project in which clients pay contractors to design and construct new facilities and train personnel
 - d. None of above
- Q6. The main objective of International Monetary Fund (IMF) is to:
- a. Help economically backward countries
 - b. Promote international liquidity
 - c. Maintain stable exchange rates
 - d. Promote international trade
- Q7. The term 'Tariff Barrier' means:
- a. standardize competition on importing goods from different countries.
 - b. operate and produce goods from one to another country from the means of subsidies.
 - c. control government intervention to deal issues related to trade.
 - d. the most common type of trade control and a tax that governments levy on goods shipped internationally.
- Q8. Following are the disadvantages of international trade except:
- a. Economic dependence
 - b. Specialization
 - c. Political dependence
 - d. Client exploitation

- Q9. Why FDI has become a key battleground for emerging markets and some developed countries?
- To create a friendly business environment where foreign investors feel comfortable with the legal and financial framework of the country.
 - To generate new opportunities and outsized profits that encourage large capital inflows across a range of industry.
 - To build up a track record of rational decision making and to remove difficult regulations, reduce corruption and encourage transparency.
 - All of the above.
- Q10. Which is the newly emerging concept of amalgamation or purchasing one company by another company in the form of history, ownership and management?
- Merger
 - Acquisition
 - Merger and acquisition
 - None of the above
- Q11. International operations, advance technology, monopolistic market and large scale production are the features of
- Multinational company
 - World trade organization
 - International trade
 - Foreign direct investment
- Q12. If Nepalese currency was hook to Indian currency, such kind of exchange is called.....
- Dollarization
 - Pegged rate
 - Floating rate
 - None of the above
- Q13. Spot market can be defined as a place:
- Where currencies are bought and sold according to the current price of the currencies.
 - Where contracts are bought and sold OTC between two parties, who determine the terms of the agreement between themselves.
 - Where futures contracts are bought and sold based upon a standard size and settlement date on public commodities markets, such as the Chicago Mercantile Exchange.
 - Where foreign currencies are bought or sold within a certain time period or on a specific date at a specific exchange rate.
- Q14. Which is not a market player of foreign exchange market?
- Hedgers
 - Speculators
 - Banks
 - Wholesaler
- Q15. Where is the headquarters of SAARC located?
- New Delhi
 - Kathmandu
 - Islamabad
 - Male



India (LIC) and four subsidiaries of the General Insurance Corporation of India (GIC) were the only life and non life insurance providers in India until 2000. Several Indian private firms in partnership with foreign firms have entered the market by offering new insurance products. Today, about 14 firms are in the life insurance sector and equal number in non life insurance. The Indian insurance sector has been a major contributor to the domestic serving in the country. India accounts for just 0.59 percent of the \$940 billion global insurance market. Published information project that the Indian insurance industry has potential to grow over 125 percent in the next 10 years.

Performance of the life insurance sector: According to the Indian Insurance Regulatory and Development Authority's (IRDA) annual report for 2003-04, the Indian life insurance sector continues to grow rapidly. It underwrote a premium of \$1.95 billion during April 2004 to September 2004, a growth of 55 percent compared to the corresponding period in the previous year.

Performance of the non life insurance sector: Indian nonlife insurance sector underwrote a premium of \$2.14 billion during the period April 2004 to September 2004, a growth of 15.05 percent compared to the corresponding period in the previous year. Of the total premium, the government owned insurance firms and the export credit guarantee corporation together accounted for 81.74 percent while the eight firms in the private sector accounted the balance during the reporting period.

Required:

- a. How is the insurance market in India changing? Why India is an attractive market for investment? (3+3)
- b. Why did Sun Life Financials enter the Indian market? (4)
- c. What are the entry modes into the international trade with the help of this case? (5)



- Q9. When a company can incorporate appealing features, good-to-excellent product performance or quality, or more satisfying customer service into its product offering at a lower cost than that of rivals, then it enjoysstatus.
- a. Cost leadership
 - b. Differentiation
 - c. Best cost
 - d. None
- Q10. Joint ventures and partnerships are often used to pursue an opportunity that isfor a single firm to pursue alone.
- a. too complex
 - b. risky
 - c. uneconomical
 - d. too complex, uneconomical, and risky
- Q11. Strategy formulation is thewhereas strategy implementation is the.....
- a. Planning of work, working of plan
 - b. planning of work, controlling of work
 - c. Working of plan, planning of work
 - d. working of plan, controlling of work
- Q12.diversification strategy is useful when present customers are loyal to current products and the new product is of good quality and is well promoted and priced.
- a. Horizontal
 - b. Conglomerate
 - c. Concentric
 - d. None
- Q13. A firm can diversify into new business by means of.....
- a. Joint venture
 - b. Internal new venture
 - c. Acquisition
 - d. All of the above
- Q14. Frontline personnel have neither the time nor the inclination to direct and properly control the work they are performing and they lack the knowledge and judgment to make wise decisions about how best to do it. This is the assumption of.....decision making approach.
- a. centralized
 - b. autocratic
 - c. decentralized
 - d. None
- Q15.is a technique used by leaders to stay informed about how well the strategy execution process is progressing
- a. Management by objective
 - b. Participative management
 - c. Management by walking around
 - d. Knowledge management



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FINAL EXAMINATION: 2019
BACHELOR OF BUSINESS ADMINISTRATION (BBA)
SEMESTER – V

Subject: Strategic Management
Full Marks: 100

Course Code: MGT 352
Time: 3:00 Hours

You are required to answer in your own words as far as applicable. The figures in the margin indicate full marks.

SECTION B: SHORT ANSWER QUESTIONS (8 × 5 = 40 MARKS)

Answer any EIGHT questions:

- Q1. Show your acquaintance with integration strategies. Describe its types with examples. (5)
- Q2. What is strategic management? Explain its importance in the context of present business environment. (1+4)
- Q3. Describe in brief the various components of micro environment. (5)
- Q4. What is a marketing plan? Describe the benefits of having a marketing plan to an organization. (2+3)
- Q5. What is Benchmarking? Discuss about corporate social responsibility. (2+3)
- Q6. What do you mean by low cost provider strategy? Mention the conditions when this strategy can be used. (2+3)
- Q7. Describe organizational approaches to decision making. (5)
- Q8. What are the forces that drive industry change? Describe in brief. (5)
- Q9. What is a business plan? Describe why is it important for an organization to prepare a business plan. (5)
- Q10. Write short notes on (any two): (2.5+2.5)
- a. Core competency b. Management by walking around c. Merger & Acquisition

SECTION C: LONG ANSWER QUESTIONS (3 × 10 = 30 MARKS)

Answer any THREE questions:

- Q11. What do you mean by internal appraisal? Mention the methods of internal appraisal and describe any one of them. (2+8)
- Q12. What is diversification strategy? Why do firms diversify? Describe the modes for diversifying into a new business. (4+3+3)
- Q13. Enlist the various foreign market strategies and describe any five of them in brief by giving suitable examples. (10)
- Q14. What is a joint venture? Why joint ventures fail? Describe the guidelines for the effective joint venture to take place. (3+3+4)
- Q15. Discuss what an organization does to manage its internal operations for executing its strategy. (10)

SECTION D: CASE STUDY (15 MARKS)

Q16. *Read a case given below and answer the following questions:*

In 2011, India was ranked fourth on A.T. Kearney's Global Retail Development Index (GRDI). This ranking, annually prepared and analysed by the well-known international management consultancy firm, indicates that the country is one of the most attractive markets for global retailers to enter. However, the Indian retail scene is also rife with conflict about the business models to be employed, the strategies to be implemented, and so on. One company which has been able to penetrate the Indian retail market is Pantaloon Retail (India) Limited (PRIL).

PRIL is the flagship company of Future Group, which has multiple lines of business across the country, including Pantaloons, Big Bazaar, Home Town, Food Bazaar, eZone, and Central. These chains cater to a wide cross-section of the Indian society and cover almost all the needs of the Indian consumer.

This successful Indian retailer relied on its in-depth understanding of Indian consumers, derived from interacting with them through their stores and merchandize, rather than mimic retail models used elsewhere in the world. The design team was inspired more by the aesthetics of traditional Indian retail rather than that of Western chain stores. In launching Big Bazaar, the team visited many Indian neighbourhood markets and incorporated elements of these markets into their stores. Big Bazaar's success can be traced to its "Indianness." Understanding the needs of the customer and attention to the site at which each store is set up have, played a crucial role in bringing modern retail to India.

PRIL forayed into modern retail in 1997 with the launch of its fashion retail chain, Pantaloons in Kolkata. In 2001, it launched Big Bazaar, a hypermarket chain that combines the look and feel of Indian bazaars with aspects of modern retail, such as choice, convenience, and hygiene. These stores offer a vast range of products and services, from a chemist shop to electrical hardware, to fulfil every need of the customer. An open store layout, wide aisles, and spacious racks, are instrumental in differentiating the store from a discounted hypermarket store. The store displays related products on the same aisle. For example, displaying shower curtains, towels and ceramic bathroom accessories together increases the chances of a consumer purchasing more items from that group.

However, the company's unique selling point is not only convenience and hygiene, but reasonable pricing and value- for- money offers as well. Their discount ranges from 5% to 60%. Many retailing executives consider it to be the Wal-Mart of India. The store's main challenge is to achieve the tenuous balance of providing customers with low-priced products without making them feel that the product is cheap.

When he started the company, Kishori Biyani, the promoter of Pentaloon Retail, found competent managers, and gave them near-total control of their businesses. The company works with 40 anchor vendors, each with large turnovers of about US\$ 45 million, to achieve economies of scale. In addition to that, the group strives to make the business profitable and worthwhile for its smaller vendors too. The aim is to allow them to achieve an annual growth of 40% so that they can pass on the benefits of scale to customers.

Owing to its efforts, the chain has been exponential growth in its target markets. During weekends, a 50,000-square-foot store is visited by roughly 20,000 consumers. The phenomenal success of Big Bazaar speaks a lot about the potential in catering to a certain class of consumers. Big Bazaar has been able to create and hold on to its position by introducing innovative marketing strategies such as its "***Sabse SastaDin***" offer.

Questions:

- a. Perform SWOT analysis for Big Bazaar. (5)
- b. Describe why Big Bazaar is so successful in the Indian Retail Business. (6)
- c. Identify the strategy pursued by the Big Bazaar and the challenges faced by the Big Bazaar in the Indian retail Business. (4)

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FINAL EXAMINATION: 2019
BACHELOR OF BUSINESS ADMINISTRATION (BBA)
SEMESTER – V

R.No.

Subject: Management Accounting
Full Marks: 100

Course Code: MGT 353
Time: 3:00 Hours

SECTION A: MULTIPLE CHOICE QUESTIONS (1 × 15 = 15 MARKS) / (TIME: 15 MINUTES)

Tick the best answers.

- Q1. Which of the following costs is relevant in decision making:
- Cash costs
 - Committed costs
 - Historical costs
 - Accounting costs
- Q2. A budget is not:
- a plan
 - a part of the strategic management process
 - a forecast
 - a qualitative statement
- Q3. A production budget is not derived from the:
- inventory volume budget
 - sales volume budget
 - direct labour budget
 - purchasing volume budget
- Q4. In a manufacturing company, which budget is the first to be prepared in the budget process?
- the production budget
 - the sales budget
 - the capital expenditure budget
 - the cash flow budget
- Q5. Standard materials costs for April are 1,000 kg x Rs. 10 per kg Actual materials costs for April are 1,500 kg x Rs. 8 per kg. The materials price variance is:
- Rs. 2,000 F
 - Rs. 3,000 A
 - Rs. 3,000 F
 - Rs. 2,000 A
- Q6. Material Usage Variance = Material Mix Variance +
- Material Yield Variance
 - Material Price Variance
 - Material Cost Variance
 - Material Quantity Variance
- Q7. Given production is 10,000 units, fixed cost is Rs. 20,000, selling price is Rs. 10 per unit and variable cost is Rs. 6 per unit. Determine profit using technique of marginal costing.
- Rs. 20,000
 - Rs. 30,000
 - Rs. 40,000
 - Rs. 80,000
- Q8. Which costs are charged to a product using the method of absorption costing:
- Direct labor costs
 - Production overheads plus direct labor costs
 - Total production costs
 - Materials costs plus direct labor costs

- Q9. Manufacturing costs typically consist of:
- direct materials, direct labor, and manufacturing overhead.
 - production and shipping costs.
 - production and marketing costs.
 - direct materials, direct labor, and administrative costs.
- Q10. The role of management accounting does not normally include the function of:
- cash management
 - product costing
 - planning and control
 - decision-making
- Q11. Total costs are comprised of:
- variable costs plus semi-variable costs
 - variable costs plus fixed costs
 - fixed costs plus semi-variable costs
 - variable costs plus fixed costs plus semi-variable costs
- Q12. Using the marginal costing method, contribution is equal to total sales revenue less:
- fixed costs
 - variable costs
 - direct labour costs
 - total costs
- Q13. Function of management accountant, who works as business partner comes under category of:
- asset function
 - investment function
 - line function
 - staff function
- Q14. An officer responsible for financial operations of organization is considered as:
- chief financial officer
 - chief manager
 - chief line function
 - chief staff function
- Q15. Interest on a loan for operations is classified as a..... cost.
- Capitalized
 - period
 - prime
 - product



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You are required to answer in your own words as far as applicable. The figures in the margin indicate full marks.

SECTION B: SHORT ANSWER QUESTIONS (8 × 5 = 40 MARKS)

Answer any **EIGHT** questions:

Q1. Following information was supplied by a manufacturing concern for the year ended Dec. 30, 2015.

Normal production capacity	25,000 units
Variable production cost per unit	Rs. 7.00
Fixed production cost	Rs. 62,500
Actual production & sales	21,000 units
Non-production fixed expenses	Rs. 6,250
Variable selling and administrative expenses are Rs. 0.25 per units sold	
Closing stock	2,500 units
Unit selling price	Rs. 16

Required: Income statement necessary for External Reporting

[5]

Q2. The sales and cost data of a company are presented below

	Year I	Year II
Sales unit.....	20,000	40,000
Sales revenue	5,00,000	10,00,000
Less: cost of sales	5,50,000	8,50,000
Operating profit	(50,000)	1,50,000

Required: (a) Cost Volume ratio

[1.5]

(b) Fixed cost for the year

[1.5]

(c) Break even sales volume

[1]

(d) Sales volume to earn after tax profit of Rs. 1,50,000. Tax rate 50 %

[1]

Q3. The normal capacity of a manufacturing company is 100,000 units. The average selling price of the product is Rs. 3 per unit. The company's chief accountant has gathered the following data.

Cost	Fixed cost (Rs)	Variable cost per unit (Rs)
Material.....	-	1.20
Wages.....	10,000	0.78
Depreciation.....	25,000	-
Utilities.....	6,000	0.18
Maintenance.....	14,000	0.09
Insurance.....	5,000	-

Required: Flexible budget for the manufacturing company for the activity level of 75,000 units; 80,000 units and 85,000 units

[5]

Q4. The information relating to overhead costs are as follows:

I. Standard capacity based on normal capacity 10,000 direct labor hours:

Fixed overhead..... Rs. 30,000

Variable overhead..... Rs. 50,000

Total..... Rs. 80,000

II. Hours produced 8,500

III. Hours paid..... 5,600

IV. Actual overhead incurred:

Fixed overhead..... Rs. 30,000

Variable overhead..... Rs. 40,000

Required: Three overhead variances

[5]

Q5. From the following information, calculate the material mix variance.

[5]

Material	Quantity		Price	
	Standard	Actual	Standard	Actual
A.....	200 kg	160 kg	Rs. 12	Rs. 13
B.....	100 kg	140 kg	Rs. 10	Rs. 10

Q6. A Company is running at 70% capacity and produced 6,400 units of output with the following costs data:

Items	Per unit costs
Direct material.....	Rs. 20
Direct wages.....	15
Direct expenses.....	12
Factory overhead (40% fixed).....	8
Office overhead (40% variable).....	8
Selling overhead (70% fixed).....	6

Required: Prepare a flexible budget for 60% & 80% capacity utilization. [5]

Q7. What is flexible Budgeting? Write the steps are to be considered while applying flexible budget.

Q8. What is purchase budget? Point out the factors to be considered in preparation of purchase budget. [2+3]

Q9. List out the importance of Budget. Explain any three of them. [1+4]

Q10. From the following data prepare material purchase budget for Jan, Feb and March.

Month	Budgeted Production (in units)	Standard usage of raw materials (kg)	Opening stock of raw material (kg)	Closing stock of raw material (kg)	Purchase price of raw material (per kg)
Jan	10,000	5	3,000	5,000	Rs. 20
Feb	5,000	2	1,000	500	Rs. 10
March	20,000	3	5,000	3,000	Rs. 5

SECTION C: LONG ANSWER QUESTIONS (3 × 10 = 30 MARKS)

Answer any **THREE** questions:

Q11. Define concept of relevance. What are the different alternatives of decision making? Explain. [2+8]

Q12. XYZ company with normal capacity of 30,000 units provides the following particulars for the year ending:

Production units	32,000
Sales unit	34,000
Variable manufacturing cost per unit	Rs.8
Fixed manufacturing cost	Rs.120,000
Variable selling and administrative cost per unit	Rs.3
Fixed selling and administrative cost	Rs.60,000
Selling price per unit	Rs.20

Required:

- Income statement under external reporting system
- Reconciliation statement showing the profit of internal reporting system

Q13. The information of a company are as under:

Budgeted fixed overhead.....	Rs. 160,000
Budgeted variable overhead per machine hours.....	Rs. 12
Budgeted capacity.....	40,000 machine hours
Standard output in two machine hours is.....	16 units
Actual production (yield)	352,000 units
Actual overhead paid.....	Rs. 650,000

Required: Overhead variances [10]

Q14. A company produces two products alpha and Beta. The products are processed through two departments 1 and 2. Planning budget data developed are from the production plan:

Product	Jan.	Feb.	March
Product Alpha (units).....	50	40	60
Product Beta (units)	140	120	150

Standard labour times developed by the industrial engineers (hour per unit of finished product):

Product	Department 1	Department 2
Alpha	4	3
Beta	2	5
Hourly rate	Rs. 20	Rs. 25

Required: Direct labour budgets (by time, Department and products)

Q15. What are the Objectives and limitation of standard costing? Explain [5+5]

SECTION D: CASE STUDY (15 MARKS)

Q16. Read a case given below and answer the following questions:

Forecasted sales figure of Yak and Yeti Company are given below:

Months	Jan	Feb	March	April	May
Sales in units	7,500	15,000	25,000	20,000	30,000
					Per unit
Sales price.....					Rs. 20
Wages cost.....					Rs. 4
Manufacturing cost.....					Rs. 3
Selling and distribution cost.....					Rs. 1

Inventory policy:

Finished stock25% of next month sale

Raw materials 50% of next month required.

Consumption of raw material per unit..... 4 kg

Cost of raw material..... Rs.3

60% is cash sales and rest is credit sales. 50% of credit sales are collected in the same month and rest in the next month.

Uncollected debtors of Dec. of previous year are Rs. 90,000 purchase and other expenses are paid in the relevant month.

The cash balance of May was Rs. 26,000. The company can borrow necessary fund from Nepal Bank Limited to meet the minimum cash balance of Rs. 25,000 though the period and the cash in excess of Rs. 30,000 should be deposited into bank.

Required:

- a. Production budget for the first three months [3]
- b. Material consumption budget for the first three months [4]
- c. Cash budget [8]



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FINAL EXAMINATION: 2019
BACHELOR OF BUSINESS ADMINISTRATION (BBA)
SEMESTER – V

R.No.

Subject: Research Methodology
Full Marks: 100

Course Code: MGT 354
Time: 3:00 Hours

SECTION A: MULTIPLE CHOICE QUESTIONS (1 × 15 = 15 MARKS) / (TIME: 15 MINUTES)

Tick the best answers.

- Q1. A type of validity that examines whether the measurement scale performs as expected in relation to other selected variables as meaningful criteria is called:
- a. Content validity
 - b. Criterion validity
 - c. Construct validity
 - d. Only validity
- Q2. Which measurement scale indicates no order or distance relationship and has no arithmetic origin?
- a. Ordinal scale
 - b. Interval scale
 - c. Ratio scale
 - d. Nominal scale
- Q3. Which of the followings is not a basic principle of experimental research design?
- a. Principle of replicable
 - b. Principle of consistency
 - c. Principle of randomization
 - d. Principle of local control
- Q4. Which deals with the method of selecting items to be observed for the given study?
- a. The statistical design
 - b. The operational design
 - c. The sampling design
 - d. The observational design
- Q5. A reasoning where we start with certain particular statements and conclude with a universal statement is called:
- a. Deductive Reasoning
 - b. Inductive Reasoning
 - c. Abnormal Reasoning
 - d. Transcendental Reasoning
- Q6. What is research design?
- a. A way of conducting research that is not grounded in theory.
 - b. The choice between using qualitative or quantitative methods.
 - c. The style in which you present your research findings, e.g. a graph.
 - d. A framework for every stage of the collection and analysis of data.
- Q7. Which of the followings is right defining control group in research design?
- a. When a group is exposed to usual conditions and which does not receive any experimental treatment.
 - b. The purpose of examining the truth of a statistical hypothesis relating to some research problem.
 - c. Independent variables that are not related to the purpose of the study, but may affect the dependent variable.
 - d. The predetermined plots or the blocks where different treatments are used.
- Q8. Applied research also can be defined as research.
- a. Action
 - b. Basic
 - c. Fundamental
 - d. Empirical
- Q9. In which scaling technique, a respondent is presented with two objects at a time and asked to select one object according to some criterion for example, *do you prefer Pepsi or Coke?*
- a. Rank Order Scaling Technique
 - b. Constant Sum Scaling Technique
 - c. Paired Comparison Technique
 - d. Q-sort Scaling Technique

- Q10. The scale is a series of questions or items that ask your respondent to select a rating on a scale that ranges from one extreme to another, such as 'strongly agree' to 'strongly disagree'.
- a. Itemized Rating Scaling
 - b. Likert Scaling
 - c. Semantic Differential Scaling
 - d. Staple Scaling
- Q11. Following are the common mistakes while preparing research proposal apart from:
- a. Failure to provide the proper context to frame the research questions.
 - b. Failure to accurately present the theoretical and empirical contributions by the researcher.
 - c. Failure to develop a coherent and persuasive argument for the proposed research.
 - d. Failure to develop an illogical and unconvincing argument for the proposed research.
- Q12. If investigator wants to study the real field to collect relevant information while conducting the research is called:
- a. Primary data
 - b. Primary research
 - c. Secondary data
 - d. Secondary research
- Q13. For example, if our interest of study is the drinking habits of 5000 adults, we collect information only from 500 of them and find their drinking habit. In such a case which survey method is used?
- a. Survey method
 - b. Sample survey method
 - c. Census survey method
 - d. Experiment survey method
- Q14. Which of the following is not a reason for writing a research proposal?
- a. To give a basic ideas to the supervisor who nominated to supervise research study.
 - b. To match research interest with the interest of the supervisor.
 - c. To maximize the depletion in an abstracts.
 - d. To provide sufficient information to convince supervisor.
- Q15. In research, SPSS stands for;
- a. Statistical Package for the Social Sciences
 - b. Statistic Packing for the Social Sciences
 - c. Statistic Package for the Social Services
 - d. Statistical Packaging for the Social Services



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SECTION B: SHORT ANSWER QUESTIONS (8 × 5 = 40 MARKS)

Answer any EIGHT questions:

- Q1. “Research is a systematized effort to gain new knowledge.” Justify with its significance. (5)
- Q2. What steps are involved in research process? Explain with example. (2.5+2.5)
- Q3. If the, researcher must be focused to analyze the relationship between age and weight of the certain teenager. In such a case, which research approach is more applicable and why? (2+3)
- Q4. How can you define a problem statement in research? Give four examples to justify your answer. (2+3)
- Q5. Why review of literature necessity to conduct any research? Explain the sources of review of literature. (3+2)
- Q6. What is research design? Discuss the importance of research designs. (2+3)
- Q7. Define the term measurement. Explain the different levels of measurement with suitable example. (2+3)
- Q8. Which method of data collection is more appropriate in terms of qualitative aspects while conducting a research? Explain. (2+3)
- Q9. Differentiate between research proposal and research report. (5)
- Q10. Write short notes on (any two):
- Research and Scientific Method
 - Sampling Error and Non-Sampling Error
 - Extraneous Variable

SECTION C: LONG ANSWER QUESTIONS (3 × 10 = 30 MARKS)

Answer any THREE questions:

- Q11. “Scaling can be defined as an extension of measurement only”. Justify the given statement with suitable example. Discuss the various types of scaling techniques. (4+6)
- Q12. How does the census survey method differ from the sample survey method? Analyze the merits and demerits of sample survey method. (4+6)
- Q13. Why statistical tools are considered in a research study? Explain the importance of statistic in business or management. (4+6)
- Q14. What are the basis types of research designs? Explain the various concepts relating to research design. (5+5)

SECTION D: CASE STUDY (15 MARKS)

Q16. *Read a case given below and answer the following questions:*

Yaseer Restaurant

Yaseer Ahmed retired as a chef from a 5-star hotel in Delhi and returned to his hometown Ramveerpur (Population 5 Lakh) in Uttar Pradesh (UP). However, he found it difficult to settle back into the community.

He realized that he needed a vocation to keep him occupied; otherwise, he might go into depression. He was still clueless about what to do, when his friend Samar Dewan visited him and asked him why he looked so morose. Yaseer explained his dilemma and asked his friend for advice, as Samar understood Ramveerpur and its residents better.

Samar pondered over the problem and suggested that considering Yaseer's expertise in exotic cuisine, he should think about setting up a restaurant serving non-vegetarian food. The enterprise would be perfect, as Ramveerpur hardly had any restaurant serving good non-vegetarian cuisine. Yaseer liked the idea very much and thought the business would be lucrative and interesting. But before putting the idea into practice, he felt that it was important to have a rough estimate of the non-vegetarian population who went out for meals in a restaurant at least once in a typical week.

Samar recalled a hotel industry report, according to which Ramveerpur's population comprised 15 percent Muslims, 20 percent Sikhs, 10 percent Jains and 55 percent Hindus. It was known that generally, Muslims were non-vegetarian, whereas, 95 percent of the Sikhs were non-vegetarian. The Jain population was totally vegetarian, whereas 20 percent of the Hindu population was non-vegetarian. Further, the result of a report on hotel industry had indicated that more than 2 percent of the population of the town ate out at least once a week.

The data definitely indicated a sound and profitable business opportunity. However, Yaseer felt that before setting up a restaurant serving non-vegetarian food, a quick survey should be conducted. He wanted to carry out a survey of the households to understand their preferences for various cuisines. All the households were assigned a serial number. He decided to survey 1000 households. His plan was to contact every 100th household in a particular locality and ask for their eating preferences.

Questions:

- a. What types of sampling design is used in this case? Critically examine whether it could lead to any sampling frame error. (2+3)
- b. Suggest an alternative sampling design. Also indicate how the process must be carried out to execute your suggested design. (2+3)
- c. Suggest the possible sample size that should be taken out from each community. And also write your argument why it should be taken. (5)



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EXAMINATIONS MANAGEMENT OFFICE
FINAL EXAMINATION: 2019
BACHELOR OF BUSINESS ADMINISTRATION (BBA)
SEMESTER – V

R.No.

Subject: Banking and Insurance Management
Full Marks: 100

Course Code: MGT 355
Time: 3:00 Hours

SECTION A: MULTIPLE CHOICE QUESTIONS (1 × 15 = 15 MARKS) / (TIME: 15 MINUTES)

Tick the best answers.

- Q1. A bank is a financial institution which deals withand other related services.
a. deposits and advances
b. deposits and bank guarantees
c. advances and social services
d. utility services and customer satisfaction
- Q2. The term banking is derived from the Latin word which refers to the bench (counter).
a. Banque
b. Banca
c. Bancus
d. Bankee
- Q3. Nepal Rastra Bank (NRB) was established inB.S. as central bank of Nepal under Nepal Rastra Bank Act 2012.
a. 2013-02-14
b. 2013-01-14
c. 2013-03-14
d. 2014-01-14
- Q4.sometimes called high street banks, these are the banks that have branches on the street where ordinary customers have their bank accounts.
a. Saving banks
b. Central banks
c. Retail banks
d. Investment banks
- Q5.is the present governor of NRB.
a. Dr. Yuba Raj Khatriwada
b. Dr. Chiranjibi Nepal
c. Himalya Samser
d. Dr. Chiranjibi Nepali
- Q6. If one party to a contract *might* receive considerably more in value than he or she gives up under the terms of the agreement, the contract is said to be
a. Aleatory
b. Adhesion
c. Utmost Good Faith
d. Executory
- Q7.is one in which the covenants of one or more parties to the contract remain partially or completely unfulfilled.
a. Adhesion
b. Executory
c. Utmost Good Faith
d. Unilateral
- Q8. A is a provision of a contract which limits the rights provided by the contract. In addition to being executory
a. Condition
b. Personal contract
c. Unilateral
d. Executory
- Q9. The primary purpose of insurance is to provide protection against future
a. Risk, accidents, and certainty
b. Return, accidents, and uncertainty
c. Risk, return, and uncertainty
d. Risk, accidents, and uncertainty
- Q10.are the risks associated with the operations of that particular industry.
a. Financial risk
b. Strategic risk
c. Operational risk
d. Compliance risk
- Q11. are the risks associated with the operational and administrative procedures of the particular industry.
a. Compliance risk
b. Strategic risk
c. Operational risk
d. Financial risk

- Q12. Risk management is the process ofthreats to an organization's capital and earnings.
- a. Collecting, assessing and controlling
 - b. Identifying, assessing and controlling
 - c. Setting, assessing and controlling
 - d. Identifying, assessing and searching
- Q13. A claim settlement is anbetween two or more parties to settle a legal claim with payment and other terms.
- a. Contract
 - b. Disagreement
 - c. Agreement
 - d. Payment
- Q14. Retail banking is also known as
- a. Wholesale banking
 - b. consumer banking
 - c. Banker Banking
 - d. Staff Banking
- Q15. Know Your Customer (KYC) is the process of a business verifying theof its clients.
- a. Identity
 - b. Location
 - c. Property
 - d. Knowledge



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You are required to answer in your own words as far as applicable. The figures in the margin indicate full marks.

SECTION B: SHORT ANSWER QUESTIONS (8 × 5 = 40 MARKS)

Answer any *EIGHT* questions:

- Q1. What are the types of risk? Describe in brief. (5)
- Q2. Describe the major challenges and opportunities of banks. (5)
- Q3. Demonstrate the core functions and role of banks. (5)
- Q4. What is Central Bank and what are its functions. (1+4)
- Q5. Write the meaning of bancassurance. Mention the advantages of bancassurance to the customers. (2.5+2.5)
- Q6. Define micro financing. Write down the major principles of lending. (1+4)
- Q7. What is a credit card? Write the advantages and disadvantages of credit card. (2.5+2.5)
- Q8. Write the meaning of electronic fund transfer with a suitable example. (5)
- Q9. What is merger and acquisitions? (5)
- Q10. Define retail banking. Enlist its characteristics. (2+3)

SECTION C: LONG ANSWER QUESTIONS (3 × 10 = 30 MARKS)

Answer any *THREE* questions:

- Q11. Customer relationship management (CRM) is an approach to managing a company's interaction with current and potential future customers. Justify the given statement by associating with its major features. (10)
- Q12. Highlights the Uberimmae Fidae and implications duty of disclosure. What are the different kinds of insurance? Describe them in brief. (4+6)
- Q13. "Risk management is the process of identifying, assessing and controlling threats to an organization's capital and earnings. Investor and customer confidence relies heavily on alleviating risk." Justify the statement and also mention its major features. (10)
- Q14. The potential risk can be a threat for your project. Uncertainty is at everything and at the heart of risk also. You perhaps not sure if an event is likely to occur or not. Describe the major steps that can be taken to minimize the risk. (10)

SECTION D: CASE STUDY (15 MARKS)

Q16. *Read a case given below and answer the following questions:*

Chief among multiple reasons behind the starvation of liquidity and feeble economy in the country is the government's inability to spend capital expenditure, exponential growth in credit and banks' failure to win the confidence of depositors. As a result, commercial banks have been suffering from a liquidity crunch for a while are now not only squeezed by the Credit to Deposit (CD) ratio but also gradually being pushed towards a credit crunch. Nepal Rastra Bank (NRB) has set the CD ratio at 80:20, which means a bank cannot lend more than 80 per cent out its deposits.

Bankers are worried as they have not been able to encourage deposits even after offering higher interest rates. In this difficult time, NRB is doing all it can to ease the liquidity crunch and had been injecting liquidity through repos to the banks. However, commercial banks, which have been seeking financing facility from the central bank to ease the problem of liquidity crunch, have showed reluctance to receive funds from the central bank under repo. Repo refers to a type of NRB's financing facility to BFIs when there is shortfall of funds to meet cash reserve requirement (CRR).

Liquidity crunch is largely caused by the freeze in government funds as they are not commencing any new projects," complained Pashupati Murarka, President of Federation of Nepalese Chambers of Commerce and Industry (FNCCI), adding that it will have a negative impact on the national and will compel to slow down the whole economy.

"The government's inability to spend is the major setback for the economy," he said, adding that already victimised by the lack of investment friendly environment, political instability, labour problem and high production cost, the business

community is badly back-ridden by the liquidity and credit crunch at present. “The enthusiasm of industrialists has been killed by the frequent increase in interest rates and there are slim chances of opening new industries,” he said, adding that instead they are inclined towards trading business.

“The financial health of the country is weak at the moment as the financial intermediates are not so healthy,” said Swarnim Wagle, Member of National Planning Commission. “The pattern of public investment has been crowded out by the government,” he said, adding that the government’s inability to spend capital expenditure and huge revenue collection has affected the liquidity status of the banks. He opined that the government should be able to make wise use of its capital expenditure. According to him, the tight liquidity situation will ease once the local elections are held and the political stability will be attained.

Questions:

- a. Why commercial banks are suffering from liquidity crunch in Nepal? (2.5)
- b. “The government’s inability to spend is the major setback for the economy,” do you agree with the given statement. Place your opinion. (5)
- c. Bankers are worried as they have not been able to encourage deposits even after offering higher interest rates. What measures can be taken to solve liquidity problem. (5)
- d. “The financial health of the country is weak at the moment as the financial intermediates are not so healthy,” Justify the statement. (2.5)

